

(Official Form 108-13)

Voluntary Petition		Name of Debtor(s) D'Amato, Anthony K
(This page must be completed and filed on each copy.)		
All Prior Bankruptcy Cases Filed Within Last 8 Years - If more than 100, attach additional sheet.		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor - If more than one, attach additional sheet.		
Name of Debtor - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., Forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Debtor, completed to the extent and where debtors principally consumer debts to the attorney for the petitioner named in the foregoing petition, declare that I have advised the petitioner that he or she, may proceed under chapter 1, 11, 12 or 13 of title 11, U.S. Code, as this is explained the relief available under such chapter. I further certify that I do not represent the debtor in name or capacity. X /s/ Christina Banyon June 7, 2015 Signature of Attorney for Debtor(s) Christina Banyon
Exhibit C		
Does the debtor own or have possession of any property (real property, personal property) which is alleged to be the theft of another and is identifiable from its public identification?		
<input type="checkbox"/> Yes and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
Exhibit D		
(To be completed by every individual debtor. If joint petition is filed, each person must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Should be completed and signed by the debtor(s) attached and made a part of this petition. <input type="checkbox"/> If there is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue		
(Check all applicable boxes)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer period of such 180 days than in any other District.		
<input type="checkbox"/> There is a bankruptcy case concerning debtors affiliate, general partner, or partnership pending in this District.		
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has no principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is seeking an action or proceeding (in a federal or state court) in this District, of the interests of the parties will be screened in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtors residence. (If box checked, complete the following.)		
(Name of landlord, that obtained judgment)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to entire the entire monetary default that gave rise to the judgment for possession after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included with this petition the deposit with the amount of any rent that would become due during the 30-day period after the filing of the petition.		
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. § 362(c))		

FLA-Official Form L104K13

Voluntary Petition

This document is completed and filed in accordance with:

Name of Debtor(s)
Dilullo, Anthony K

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 I, (debtor) am an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, and aware that may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the rights available under each such chapter and choose to proceed under chapter 7.
 I, (debtor) represents no and no bankruptcy petition preparer signs this petition. I have obtained and read the notice required by 11 U.S.C. § 522(d).

I request to file in accordance with the chapter of title 11, United States Code specified in this petition.

X Is: Anthony K Dilullo

Signature of Debtor Anthony K Dilullo

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 7, 2015

Date

Signature of Attorney***X Is: Christina Banyon**

Signature of Attorney for Debtor(s)

Christina Banyon

Printed Name of Attorney for Debtor(s)

Law Office of Christina Banyon

Firm Name

15387 Silver Bell Road
Orland Park, IL 60462

Address

Telephone Number

June 7 2015

Date

In accordance with 11 U.S.C. § 527(b)(4) I declare this signature also constitutes a verification that the attorney has no knowledge of any injury, see the information in the schedule of income.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests that it is filed in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

Check only one box:

- I represent a debtor in accordance with chapter 13 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1015 are attached.
- Pursuant to 11 U.S.C. § 1011, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting relief will be filed in the foreign proceeding, if applicable.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 100(2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice of information required under 11 U.S.C. §§ 101, 109, 110(a), 109(h), and 1301. Rules or guidelines have been prominently displayed pursuant to 11 U.S.C. § 101(k) setting a maximum fee or service charges by non-attorney petition preparers. I have given the consumer notice of the maximum amount before preparing any document for filing for a debtor in accordance with the fee from the debtor, as required in this section. Official Form 9 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible partner or partner of the bankruptcy petition preparer.) Required by 11 U.S.C. § 1011.

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

I declare that no person prepared this document, except additional sheets accompanying to the appropriate official form for each person.

A bankruptcy petition preparer is anyone who prepares or assists in preparing a document to comply with the payment of filing fees under the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment under 11 U.S.C. § 101, 14681, § 1301.

B1P10914 - Form 10101 (07/2009)

United States Bankruptcy Court
Northern District of Illinois

Debtors: Anthony K Dilullo

Defendant

Case No:
Chapter:

13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *(Summarize exigent circumstances here.)*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *(Check the applicable statement.)* *(Must be accompanied by a motion for determination by the court.)*

B-13: Official Form 1, Exhibit D, U.S.C. - Text

Page 2

Incapacity. (Defined in 11 U.S.C. § 109(b)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities);

Disability. (Defined in 11 U.S.C. § 109(b)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: *Anthony K Dilullo*
Anthony K Dilullo

Date: June 3, 2015

Debtors in Chapter 7, 11, or 13

United States Bankruptcy Court
Northern District of Illinois

In re Anthony K Dilullo

Case No. _____

Debtor

Chapter 13

SUMMARY OF SCHEDULES

Indicate whether each schedule whether that schedule is effective and state the number of pages in each. Report the totals from Schedules A, D, E, F, J, and L in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all entries from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED YES/NO	NO. OF PAGES	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	20,555.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		18,000.00	
E - Creditors Holding Unsecured Priority Claims (Domestic & Nonresident)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		37,995.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Creditors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,958.22
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,415.79
Total Number of Sheets of ALL Schedules		18			
			Total Assets	20,555.00	
			Total Liabilities		55,965.53

7-2015-10094-Official Form 46-N (Statistical Summary) (06/15)

United States Bankruptcy Court
Northern District of Illinois

In re

Anthony K D'Amato

Case No. _____

Debtors

Chapter _____ 13 _____

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them:

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debt Owed to Governmental Units (from Schedule E)	0.00
Claim for Death or Personal Injury While Debetor Was Intoxicated (from Schedule L) (if wages are deposited or undeposited)	0.00
Student Loan Obligations (from Schedule I)	0.00
Domestic Support, Separation Agreements, and Pre-Decree Obligations Not Reported on Schedule B	0.00
Obligations in Possession or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 2):	5,953.22
Average Expenses (from Schedule I, Line 2B):	4,415.78
Current Monthly Income (from Form 12A Line 12; OR Form 22B Line 11; OR Form 22C Line 20):	6,400.25

State the following:

1. Total from Schedule D, "UNSECURED PRIORITY IF ANY" column	5,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	37,995.54
5. Total of non-priority unsecured debts (row 1, row 4)	42,995.54

et al v. Dililio, et al (207)

In re

Anthony K Dililio

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or lease interest, including all property owned as joint tenancy, community property, or in which the debtor has a life estate. Indicate any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community owns the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases in this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If an entity claims to hold a second interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or a joint petitioner filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Reducing any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	---	--	-------------------------

None

Sub Total >	0.00	Total of this page
Total >	0.00	

Report also on Summary of Schedules

0 continuation sheet attached to the Schedule A - Real Property

See Case 600

Prepared by Case4Me.com (1207)

Debtors: Anthony K Dilillo

Case No. _____

Debtors:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor or spouse/civilian. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community owns the property by placing an "H," "W," "B" or "C" in the column labeled "Husband, Wife, Both, or Community." If the debtor is an individual or a joint tenancy, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held by a minor child, simply state the child's name and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(f)(1).

Type of Property	X O S F	Description and Location of Property	Husband, Wife, Both, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand		20.00
2. Checking savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, credit, borrowing and loan and investment associations, or credit unions, brokerage houses, or cooperatives		CitiBank - checking	-	10.00
		CitiBank - savings account	-	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others		Security deposit held with land lord	-	1,500.00
4. Household goods and furnishings, including audio, video, and computer equipment		Nice furniture	-	750.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other valuable or collectible items	X			
6. Wearing apparel		Wearing apparel	-	250.00
7. Cars and jewelry	X			
8. Firearms and sports, racing trophies, and other hobby equipment	X			
9. Interests in insurance policies. Name insurance company, date of policy and itemize surrender or refund value of each		Term life insurance held by employer - no cash value	-	0.00
10. Securities, items of value and name and issuer	X			

Sub-Total > **2,500.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Debtors Name: Anthony K. Dillie

D.L.

Anthony K. Dillie

Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	X ○ N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Reducing any Secured Claim or Exemption
11. Interests in an education IRA, as defined in 26 U.S.C. § 530(d), or for further a qualified State tuition plan, as defined in 26 U.S.C. § 529(b)(1). Give particulars. If two separately, the recorded value of any such interests. (11 U.S.C. § 521(k)(1))	X			
12. Interests in IRA, ERISA, Keogh, or other pension, profit-sharing, plans. Give particulars.		401 (k) Plan		5,000.00
13. Stock and interests in incorporated and unincorporated businesses, including:	X			
14. Interests in partnerships or joint ventures. Name:	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. A. Account receivable	X			
17. A. Money maintained, unpaid, and property settlements to which the debtor may may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor, including tax refunds. Give particulars.	X			
19. Equitable or future interests, like estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A, Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, claim against the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > \$,000.00
(Total of this page)Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

188.17.111.129:11074

In re

Anthony K. DiJulio

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	X O S P	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claims or Exemptions
12. Patents, copyrights, and other intellectual property. Give particulars.	X			
13. Licenses, franchises, and other general intangibles. Give particulars.	X			
14. Customer lists or other compilations, excluding personally identifiable information as defined in 11 U.S.C. § 101(41A) provided to the debtor by a vendor in connection with obtaining a product or service from the debtor personally for personal, family, or household purposes.	X			
15. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Acura MDX		19,000.00
16. Boats, planes, and accessories.	X			
17. Aircraft and accessories.	X			
18. Other equipment, furnishings, and supplies.	X			
19. Machinery, fixtures, equipment, and supplies used in business.	X			
20. Inventory.	X			
21. Animals.	X			
22. Crops, growing or harvested. Give particulars.	X			
23. Farm equipment and implements.	X			
24. Farm supplies, chemicals, and feed.	X			
25. Other personal property of any kind not already listed. Describe.	X			

Sub-Total >	19,000.00
(Total of this page)	
Total >	20,555.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Next Case Backlog

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www.IBM.com/ibm150

In re Anthony K. Dilullo

Case No.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemption to which debtor is entitled under
§ 541(b)(3)(B).

- U.S.\$1,452.00 (C)
• U.S.\$1,452.00 (S)

Check Cashman claims a homestead exemption that exceeds \$125,675. (Money kept in a bank account, and even other types of property, cannot be claimed as part of a homestead.)

Description of Property	Specific Law Providing Such Exemption	Value of Claimed Exemption	Current Value of Property Without (excluding Exemption)
<u>Cash or Hand</u> Cash or hand	735 ILCS 5/12-1001(b)	20.00	20.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u> Citibank - checking	735 ILCS 5/12-1001(b)	10.00	10.00
Citibank - savings account	735 ILCS 5/12-1001(b)	25.00	25.00
<u>Security Deposits with Utilities, Landlords, and Others</u> Security deposit held with land lord	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<u>Household Goods and Furnishings</u> Misc. furniture	735 ILCS 5/12-1001(b)	750.00	750.00
<u>Wearing Apparel</u> Wearing apparel	735 ILCS 5/12-1001(a)	250.00	250.00
<u>Interest in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> 401 (k)(1)(c)n	735 ILCS 5/12-1006	5,000.00	5,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2007 Acura MDX	735 ILCS 5/12-1001(e)	2,400.00	13,000.00

Total: **9,955.00** **20,555.00**

9.95 \$.00

20,555.00

www.CareerBazaar.com

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In re Anthony K. DiJulio

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124/125

SCHEDULE D: CREDITORS HOLDING SECURED CLAIMS

State the name, address, including phone number, and date of birth of any trustee or a number of all entities holding title to my securities property of the debtor as of the day of filing of the petition. The complete name, address, and number of my account the debtor has with the creditor is a child to the trustee and the creditor authority to provide

law enforcement agencies under the most practicable. If a minor child is involved, the child's initials and the name and address of the child's parent or guardian such as "A.B." or "the child by John Doe, guardian," shall not be below the child's name. See, 115 S.C. § 112-20; Fed. R. Bankr. P. 1007(a). All secured

21 any entity other than a spouse in a joint tenancy may jointly and severally claim, place an "X" in the uncheckable checkbox, and/or the name of the co-tenant(s) of the property.

If the claim is contingent, place a "C" in the column labeled "Contingent." If the claim is unliquidated, place a "U" in the column labeled "Unliquidated." If the claim is both contingent and unliquidated, place a "C" in the column labeled "Contingent" and a "U" in the column labeled "Unliquidated."

Lead is captured, placed in "X", the external tube of "Dough", and "Cotton" is also in place at "X". A small amount of water and cotton is added to the column labeled "Aqueous Wash of Detergent, Value of Cation, I⁻ and Nitrate, if Any", in the hydrolyzed "Dough" in the last step of the washed solution. The top portion of the column is capped with a rubber stopper.

Q10 If you have debts, do you have a budget or a plan to manage your debts? If yes, attach a copy of the budget or plan to this Schedule.

Check this box if entity has no children held by account claims to report on its Schedule A.

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III. What have we learned?

By: **Anthony K. Dilullo**

Cane Ns.

10

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Sheet 1 of 1 continuation sheets attached to
Schedule of Crediting Holding Unsecured Priority Claims

Total on this page 0.00 0.00
Total 0.00
Summary of Schedules 0.00 0.00

16 of 16 documents

In re Anthony K Dililio

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and telephone number of all entities holding unsecured claims without prior notice of the debt or the property of the debtor, as of the day of filing of the petition. The complete account, where any account for debts has two or more creditors, the creditor holding the present or greatest balance in the account. If a minor child is a creditor, state the child's name, and the name and address of the adult responsible for the child's debts. If a minor child is a creditor, state the child's name, and the name and address of the adult responsible for the child's debts. If a minor child is a creditor, state the child's name, and the name and address of the adult responsible for the child's debts.

If any entity other than a spouse or co-parent is holding a claim, place an "X" in the column labeled "Creditor" include the name of the appropriate creditor, credit grantor, and complete spouse or co-parent's last, first and middle initial, wife, full name if known, or indicate they are not a creditor, and complete spouse or co-parent's last, first and middle initial, wife, full name if known, or indicate they are not a creditor, and complete spouse or co-parent's last, first and middle initial, wife, full name if known, or indicate they are not a creditor.

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." You may skip the placing an "X" in more than one of these three columns.

Report the total of all claims listed on this schedule in the last table. Total entries are set at the top of each schedule. Report this total also on the Summary of Schedules and in the decree as indicated on the body of the decree, except as set forth in the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims except those set forth below.

CREDITOR'S NAME, MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS RELATED TO THE DEBTOR'S STATE,	AMOUNT OF CLAIM		
		CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. 0618 Ally Interstate, LLC P.O. Box 400 Warrenton, VA 20186	Collection c/o 53rd Bank			
Account No. 4972 Arnold Scott Harris P.C. 111 West Jackson Blvd - Suite 600 Chicago, IL 60604	Collection c/o State of Illinois			
Account No. 5217 Chase Bank 340 S. Cleveland Ave Westerville, OH 43081	Consumer			
Account No. 9486 Emhurst Memorial 27535 Network Place Chicago, IL 60673	Medical			
			Subtotal	<u>2,627.04</u>
			(Total of this page)	

3 continuation sheets attached

pro. (resulted in: UATC Cn)

In re Anthony K Dilillo

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuator Sheet)

CREDITOR'S NAME, MAILING ADDRESS, INCL ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	4. WHEN DUE DATE OR DUE DATE 5. DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	6. COUNSELLED 7. SPOTTED 8. LIQUIDATED			AMOUNT OF CLAIM
		COUNSELLED	SPOTTED	LIQUIDATED	
Account No. 7084 Elmhurst Memorial Healthcare 27505 Network Plaza Chicago, IL 60673	Medical				120.00
Account No. T699 Grabowski Law Center, LLC 1400 E. Lake Cook Road - Suite 110 Buffalo Grove, IL 60089	Collecting via Option Card, LLC Case Number: 05 SC 5402				10,145.86
Account No. 5584 ECA - Vision, Inc. 7940 Montgomery Road Cincinnati, OH 45236	Medical				805.15
Account No. 5476 Mercantile 165 Lawrence Bell Drive Buffalo, NY 14221	Consumer				16,579.69
Account No. 3510 Nationwide Credit, Inc. P.O. Box 26314 Lehigh Valley, PA 18002	Consumer				576.66
Sheet # 1 of 3, Sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			20,227.36

Journal of Health Politics, Policy and Law, Vol. 31, No. 4, December 2006
DOI 10.1215/03616878-31-4 © 2006 by The University of Chicago

33 of Anthony K. DiSalvo

Cast No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Hazard, Auto and/or Contents S E C U R I T Y I N S U R A N C E	STATE CLAIM WAS INSTITUTED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U L I P I N G E R I C A T E D			AMOUNT OF CLAIM
Account No. 0887 Nationwide Credit, Inc. P.O.Box 20314 Lehigh Valley PA 18002		Consumer				965.47
Account No. 7750 Physicians Immediate Care P.O.Box 8798 Carol Stream, IL 60197		Medical				175.00
Account No. PLS Financial Solutions 397 S. Franklin Chicago, IL 60606		Collection				4,000.00
Account No. 7363 AC Financial Services, Inc. 3168 S Ashland Chicago, IL 60608		Consumer				163.17
Account No. 5584 Recovery One 10921 Reed Hartman Highway Cincinnati, OH 45242		Consumer				1,067.07

Sheet no. 2 of 2 sheets attached to Schedule A
Creditor's Bohning Unsecured Supplementary Claim.

Sintotal

see [Bilbo's comment](#) at [line 100](#)—Cp 1.

In re Anthony K. DiJulio

Case No.

Digitized by srujanika@gmail.com

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Statement 3 of 1 sheets attached to Schedule of
Lenders Regarding Unsecured Non-priority Claims

Submit

1,350.43

Table

37.985.54

(Report on Summary of Schedule)

Debtors Name (if joint):

Debtors Name: Anthony K DiJulio

Case No.: _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B.", a minor child, by John Doe, guardian. Do not disclose the debtor's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(e).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property
State contract number of any government contract.

Landlord

Lease of rental apartment

BRUNNEN Verlagsgesellschaft mbH

1112 Anthony K. Dilullo

Cap. No.

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse, in a joint case, that is also liable or any debts listed by debtor in the schedules of creditors. Include all guarantors and cosigners. If the debtor resides or resided in a community property state by common law, or in territories, including Alaska, Arizona, California, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin, within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and/or any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a co-debtor or exclusively the child's natural parent, list the name and address of the child's particular guardian, such as "A.B., a minor child by John Doe, guardian." Do not state the child's initials and the name and address of the child's particular guardian, such as "A.B., a minor child by John Doe, guardian."

Is the following box checked if your last name ends in:

CHECK IF APPLICABLE TO CREDITOR
NAME AND ADDRESS OF CREDITOR _____
Ken Ollilio
29 W. 390 Emerald Green
Unit #
Warrenville, IL 60555

Debtors Name and Social Security numbers	
Debtor 1	Anthony K Dilutio
Debtor 2	
Address:	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number:	
File date:	

Check if this is:

- An amended filing
 A supplement showing post petition chapter 13 income as of the following date
MM-DD-YYYY

12/13

Official Form B-6I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not living with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1 Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

- Employed
 Not employed

- Employed
 Not employed

Include part-time, seasonal or self-employed work.

Occupation

Crew Scheduler

Occupation may include student or homemaker. If it applies,

Employer's name

United Airlines

Employer's address

P.O. Box 96100
Chicago, IL 60696

How long employed there?

4 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employees for that person on the lines below. If you need more space attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
--	--------------	-----------------------------------

- 2 List monthly gross wages, salary, and commissions before all payroll deductions; if not paid monthly, calculate what the monthly wage would be.
- 3 Estimate and list monthly overtime pay.
- 4 Calculate gross income. Add line 2 + line 3.

2	\$ 7,080.52	\$ N/A
3	\$ 0.00	\$ N/A
4	\$ 7,080.52	\$ N/A

Debtor 1 Anthony K D'itillo

Case number (if known) _____

Copy line 4 here: _____

5. List all payroll deductions:

- 5a. Tax, Medicare and Social Security deductions
- 5b. Mandatory contributions for retirement plans
- 5c. Voluntary contributions for retirement plans
- 5d. Required repayments of retirement fund loans
- 5e. Insurance
- 5f. Domestic support obligations
- 5g. Union dues
- 5h. Other deductions. Specify: None known

	For Debtor 1	For Debtor 2 or non-filing spouse
4	\$ 7,090.52	\$ N/A
5a.	\$ 802.58	\$ N/A
5b.	\$ 133.77	\$ N/A
5c.	\$ 0.00	\$ N/A
5d.	\$ 0.00	\$ N/A
5e.	\$ 0.00	\$ N/A
5f.	\$ 0.00	\$ N/A
5g.	\$ 0.00	\$ N/A
5h.	\$ 195.94	\$ N/A
6	\$ 1,132.30	\$ N/A
7	\$ 5,968.22	\$ N/A

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h
7. Calculate total monthly take-home pay. Subtract line 6 from line 4

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
- 8b. Interest and dividends
- 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
- 8d. Unemployment compensation
- 8e. Social Security
- 8f. Other government assistance that you regularly receive
Include cash assistance and (the value of) non-cash assistance that you receive, such as food stamps, benefits under the Supplemental Nutrition Assistance Program, or housing subsidies
Specify: _____
- 8g. Pension or retirement income
- 8h. Other monthly income. Specify: _____

8a.	\$ 0.00	\$ N/A
8b.	\$ 0.00	\$ N/A
8c.	\$ 0.00	\$ N/A
8d.	\$ 0.00	\$ N/A
8e.	\$ 0.00	\$ N/A
8f.	\$ 0.00	\$ N/A
8g.	\$ 0.00	\$ N/A
8h.	\$ 0.00	\$ N/A

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h

9	\$ 0.00	\$ N/A
---	---------	--------

10. Calculate monthly income. Add line 7 + line 9.

10	\$ 5,968.22	+ \$ N/A	= \$ 5,968.22
----	-------------	----------	---------------

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 6-10 or amounts that are not available to pay expenses listed in Schedule J.
Specify: _____

1 + \$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. This results in the combined monthly income.
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.

10 + \$ 0.00 = \$ 5,968.22

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No _____
 Yes Explain: _____

Debtor 1	<u>Anthony K Dilillo</u>
Debtor 2	
Spouse if filing	
United States Bankruptcy Court for the	<u>NORTHERN DISTRICT OF ILLINOIS</u>
Case number (if known)	

Check if this is:

- An initial filing
 A supplement showing post-petition chapter 13 expenses as of the following date
MM/DD/YYYY

- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B-6J

12/13

Schedule J: Your Expenses

Please complete and verify as possible. If two individuals are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of six additional pages, write your name and case number (if known). Answer every question.

1. Describe Your Household.

1. Is this a joint case?

- No. (Leave line 2)
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Debtor 1, Debtor 2
Debtor 2
Dependent's relationship to Debtor 1 or Debtor 2

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

- Does dependent live with you?
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No
 Yes

4. Estimate Your Non-Cogitating Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule A: Your Income (Official Form 6A).

4. The rental or home ownership expenses for your residence. Include rent, mortgage payments or any rent for the ground or lot.

Your expense

4a. \$ 1,500.00

- 4b. Real estate taxes
4c. Property, homeowner's or renter's insurance
4d. Home maintenance - repair and upkeep expenses
4e. Homeowner's association or condominium dues
4f. Additional mortgage payments for your residence, such as escrow, property taxes

4a. \$	<u>0.00</u>
4b. \$	<u>0.00</u>
4c. \$	<u>200.00</u>
4d. \$	<u>0.00</u>
4e. \$	<u>0.00</u>

Dishier 1 <u>Anthony K DiIulio</u>	Case number if known
6. Utilities:	
6a. Heating, heat, natural gas	\$ 300.00
6b. Water, sewer, garbage collection	50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	200.00
6d. OtherSpecify: <u>Cell Phone</u>	250.00
7. Food and household/grocery supplies:	450.00
8. Childcare and children's education costs:	0.00
9. Clothing, laundry, and dry cleaning:	175.00
10. Personal care products and services:	80.00
11. Medical and dental expenses:	50.00
12. Transportation, include gas, maintenance, repair, vehicles, etc. (Do not include car payment.)	475.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books:	100.00
14. Charitable contributions and religious donations:	10.00
15. Insurance: Do not include insurance deducted from your pay or included in lines 4 or 7b. 15a. Life insurance	0.00
15b. Health insurance	0.00
15c. Vehicle insurance	100.00
15d. Other insurance, Specify	0.00
16. Taxes, do not include taxes deducted from your pay or included in lines 4 or 7b. Specify	0.00
17. Installment or lease payments:	484.79
17a. Car payments for Vehicle 1	0.00
17b. Car payments for Vehicle 2	0.00
17c. Other, Specify	0.00
17d. Other, Specify	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 8, Subtotal 1, Your Income Statement Form B.	0.00
19. Other payments you make to support others who do not live with you:	0.00
20. Rent:	0.00
21. Other real property expenses not included in lines 4 or 5 of this form or in Schedule I, Your Income:	0.00
21a. Homeowners or other property	0.00
21b. Real estate taxes	0.00
21c. Property, homeowners, or other's insurance	0.00
21d. Maintenance, repair, or upkeep expenses	0.00
21e. Homeowner's association fees, condominium, or dues	0.00
22. Other, Specify:	0.00
23. Your monthly expenses. Add lines 1 through 21.	4,415.79
24. Subtract your monthly net income:	
24a. Copy line 23 from your household income statement (Schedule I)	5,954.22
24b. Copy your monthly expenses from line 23 above.	4,415.79
24c. Subtract your monthly expenses from your monthly income The result is your monthly net income.	1,538.43
25. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to pay for your car insurance, since the company can cancel your payment because of driving over the limit of your speed?	
<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes, Explain	

In accordance with Rule 10 of the Bankruptcy Rules:

**United States Bankruptcy Court
Northern District of Illinois**

Date: Anthony K Dilullo Case No.: _____
Defendant Chapter: 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: June 3, 2015

Signature: /s/ Anthony K Dilullo
Anthony K Dilullo
Debtior



Punishment for making a false statement concerning property: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
(8 U.S.C. §§ 152 and 1571).

Printed by: [redacted]

United States Bankruptcy Court
Northern District of Illinois

In re Anthony K Dilullo

Debtors

Case No.
Chapter13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is contained. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such proprietor, partner, family farmer, or self-employed professions. Should provide the information requested on this statement concerning all such proprietor, partner, family farmer, or self-employed professions.

To indicate payments, transfers and the like to minor children, state the child's initials and the date, time and address of the child's parent or guardian, such as "A.B., minor child, by John Doe, guardian." Do not describe the child's name. 5 U.S.C. § 172; Fed. R. Bankr. P. 106(b)(v).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." An additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a proprietor or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing trustee, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, in a partnership; a sole proprietor or sole employee full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives, affiliates of the debtor, and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

- State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A better the maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income, identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$38,900.00	2015 YTD: Debtor Employment Income
\$76,597.00	2014: Debtor Employment Income
\$82,320.00	2013: Debtor Employment Income

2. Income other than from employment or operation of business

- State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

B7c(b)(6), ECF Item 7-0347.A

3. Payments to creditorsNone Complete *a*, *b*, *c*, *d*, *e*, *f*, *g*, *h*, *i*, *j*, *k*, *l*, *m*, *n*, *o*, *p*, *q*, *r*, *s*, *t*, *u*, *v*, *w*, *x*, *y*, *z*, as appropriate, and *z*.

- a. Individual or joint debts with *presently* consumer debts. List all payments or loans, installments, purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all amounts that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	------------------	-------------	--------------------

None a. Debtor's individual or *presently* consumer debts. List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-----------------	-------------	--------------------

None a. All transfers of all payments made within one year immediately preceding the commencement of this case for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	-----------------	-------------	--------------------

4. Sales and administrative proceedings, executions, garnishments and attachments

None a. Last sales and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	JUDGE OR AGENT AND LOCATION	STATUS OR DISPOSITION
Option Card LLC v. Anthony Dilullo 05 SC 5432	Collector	De Paga, Illinois	Pending

None b. Describe all property that has been seized, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOM PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	-----------------------------------

Amount subject to adjustment as of 6/7/15, and less than three years before or until property was confiscated or after the date of adjustment.

BT7 (Official Form 7) (B7D1)

2

5. Repossessions, foreclosures and returns

Note:

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORCLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

Note:

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

Note:

- b. List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

Note:

- c. List all losses from fire, theft, either casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

Note:

- d. List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt counseling or relief under the bankruptcy law in preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of Christina Banyon 15387 Silver Bell Road Orland Park, IL 60462		\$1,750.00 plus filing fee \$310

[§710(b)(2) Form 7(a)(2)(c)]

[10. Other transfers]

- Note: 1. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIPTION OF PROPERTY TRANSFERRED AND VALUE RECEIVED
Note: In 1. List all property transferred by the debtor within ten years immediately preceding the commencement of his case to a self-settled trust or similar device of which the debtor is a beneficiary.		
<input checked="" type="checkbox"/> ■		
NAME OF TRUST OR OTHER DEVICE	LOCATION OF TRANSFER	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

[11. Closed financial accounts]

- Note: List all checking, savings and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other demand accounts, certificates of deposit, cashier's checks, shares and share certificates held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or the either or both spouses whether or not a joint petition is filed. Unless the spouses are separated and a joint petition is not filed.)
-

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT IF LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

[12. Safe deposit boxes]

- Note: List each safe deposit box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

[13. Checks]

- Note: List all checks made by any creditor, including a bank, against a debt or deposit of the debtor within 30 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

NAME AND ADDRESS OF CREDITOR	DATE OF SIGNOFF	AMOUNT OF SIGNOFF

[14. Property held for another person]

- Note: List all property owned by another person that the debtor holds in escrow.
-

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

(P) Official Form 21 (9/04/14)

15. Prior address of debtor

- Name: If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, repeat for any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- Name: If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Maine, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

7. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regarding toxic, contamination, releases of hazardous or toxic substances, wastes or material into air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the quality of these substances, wastes or materials.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazard as waste, hazardous substance, toxic substance, hazardous material, asbestos, or contaminated or similar term under any Environmental Law.

- Name: i. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable, or potentially liable under or in violation of an Environmental Law. Include the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- Name: ii. List the name and address of every site on which the debtor provided notice to a governmental unit of a release of Hazardous Materials. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- Name: iii. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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B20102 (Form 5-1287-2)

18. Nature, location and nature of business

- Note:** *a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation; partner in a partnership; sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or if it which the debtor owned 5 percent, or more of the voting or equity securities within six years immediately preceding the commencement of this case.*
- b. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.*
- c. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.*

LAST FIVE DIGITS OF

SOCIAL SECURITY #

OTHER INDIVIDUAL

TAXPAYER ID. NO.

ITIN/COMPATIBLE IN

BEGINNING AND

ENDING DATES

NAME	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

- Note:** *a. Identify any business listed in response to subsubsection a. above, that is "single asset real estate" as defined in 11 U.S.C. § 101.*

NAME	ADDRESS

The following questions are to be completed by every debtor either a corporation or partnership and by my individual debtor who is or has been within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, in a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

An individual debtor should complete this portion of the statement only if the debtor is in his/her business as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.

19. Books, records and financial statements

- Note:** *a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.*

NAME AND ADDRESS	DATES SERVICES RENDERED

- Note:** *b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records or prepared financial statements of the debtor.*

NAME	ADDRESS	DATES SERVICES RENDERED

- Note:** *c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.*

NAME	ADDRESS

- Note:** *d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a judicial statement was issued by the debtor within two years immediately preceding the commencement of this case.*

NAME AND ADDRESS	DATE ISSUED

931-CR-101 Form 7 (12-07)

20. Inventories

Note: a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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Note: b. List the name and address of the person having possession of the records of each of the inventories reported in a. above.

DATE OF INVENTORY	NAMES AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21. Current Partners, Officers, Directors and Shareholders

Note: a. If the debtor is a partnership, list the names and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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Note: b. If the debtor is a corporation, list all officers and directors of the corporation and each one who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

Note: a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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Note: b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

Note: If the debtor is a partnership or corporation, list all withdrawals or distributions made or given to an insider, including compensation in any form, bonuses, stock options, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group

Note: If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of the consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

Official Form 7-14C

25. Pension Funds

- Name: If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor as an employee has been a participant for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (TIN)

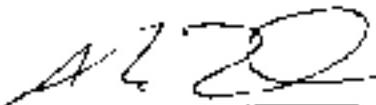
111-11-1111

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 3, 2015

Signature: /s/ Anthony K. Dilullo
Anthony K. Dilullo
Debtor



Printed or typed name: Anthony K. Dilullo, Social Security Number: 439-22-1537 and 4371

United States Bankruptcy Court
Northern District of Illinois

In re Anthony K Dilillo

Debtors(s)

Case No.
Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b)(3), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me for services rendered or to be rendered on behalf of the debtors in my capacity as attorney for the debtors in this bankruptcy case is as follows:

For legal services, I have agreed to accept:	\$ <u>4,000.00</u>
For services starting at the commencement of my representation:	\$ <u>1,750.00</u>
Balance Due:	\$ <u>2,250.00</u>

2. The source of the compensation paid to me was:

Debtor Other specify:

3. The source of compensation to be paid to me is:

Debtor Other specify:

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the persons sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation; and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of necessary schedules, statement of affairs and plan, which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtors, the above-disclosed fee does not include the following service:

Representation of the debtors in any adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceeding.

Date: June 7, 2015

By: Christina Banyon
Christina Banyon
Law Office of Christina Banyon
15387 Silver Bell Road
Orland Park, IL 60462

Name Anthony DiSalvo Date June 6, 2015 Reference: _____

Secured Debts	Unsecured Debts	Non-Dischargeable Debts
RF 1		Taxes: _____
RL 2		Student Loans: _____
Car 1 <u>Actor</u>		Govt fines: _____
Car 2:		Civil payment: _____
(Other)		Other (NSF, Ch Suppl) _____

	CHAPTER 7	CHAPTER 13
Attorney Fees	\$ _____	\$ <u>1000</u>
Filing Fee	\$ _____	\$ <u>310</u>
Due Diligence (Credit Report, Tax Transcripts, Counseling, etc)	\$ _____	\$ <u>0</u>
TOTAL		\$ <u>4,310</u>

Today you paid \$ 1750 as 4 \$325 down付 your retainer fee. Your balance is \$ 980. You agree to pay 4 installments of \$ _____ before _____.

Estimated Chapter 13 payment plan to the Chapter 13 Trustee:
\$ _____ for _____ months, paying an estimated _____ % to unsecured, non-priority creditors.

You are retaining Attorney CHRISTINA BANYON to prepare and file a petition for bankruptcy on your behalf and to represent you in this matter. You understand and further agree that: 1.) You, as debtor, must attend a mandatory meeting of creditors approximately three to five weeks after your case is filed. You are responsible for calling our office 2-3 weeks after your case is filed to obtain your meeting date if you have not received the Court issued notice. Failure to appear at your creditors meeting will result in an additional \$150 missed meeting fee. 2.) You agree that you will fully disclose all of your assets, debts, and all financial information and understand that it is a federal crime to omit information from your bankruptcy petition. As case information is disseminated and analyzed the fee and advice may change. Property not listed and claimed exempt or property in excess of allowed exemptions may be taken by the Trustee and sold for the benefit of your creditors. 3.) If you decide to discontinue our services at any time, you would be entitled to a refund of unearned fees. In that event you will be billed at an hourly rate of \$200/hour and all cancellation or discontinuation of services must be expressed in writing. If your case is not filed, you authorize counsel to apply funds held in her trust account toward payment of any outstanding attorney fees. 4.) No Bankruptcy will be filed without full payment of fees and costs, complete disclosure of information, and your review and signature of your entire bankruptcy petition. All debts listed may not be discharged, and this bankruptcy will not eliminate most liens on real estate or secured property, student loans, tuition from non-profit schools, support obligations, benefit overpayments, government fines, income taxes, fraudulent debts, debts incurred for recent luxury purchases, damages from intentional injuries and accidents involving DUI charges, and debts owed to creditors who remain an order excepting the debt from discharge. You, not counsel assume the risk that some debts will not be discharged. This agreement does not include representation in any dischargeability action, adversary proceeding or other contested matters such as redemptions. 5) This is a debt relief agency helping people to file for bankruptcy relief under the bankruptcy code.

I further state and agree as follows (please initial each statement):
 I have been advised by my attorney(s) that I am required to complete a credit counseling course prior to filing my case. And I further acknowledge that I have received a list of those credit counseling agencies approved by the US Trustee's office.

I have been advised by my attorney(s) that I am required to complete the debt management course as required by the US Trustee's office.

I have been advised by my attorney(s) that I am required to provide copies of the documents: my last tax return, for the most recent year in which I was required to file a return, proof of all my income for the 60 days prior to the date my bankruptcy case is filed; a governmentally issued photo ID; and proof of my social security number.

I have been advised by my attorney(s) that I am not required to hire an attorney to file a bankruptcy and that I choose to do so voluntary.

I have been advised by my attorney(s) that I am required to provide a list of my creditors, including for each, the name, address, and any applicable account number.

I have been advised by my attorney(s) that if my gross income is greater than the state median income that I may be required to file for relief under Chapter 13 bankruptcy.

X A. DiSalvo X Christina Banyon Date: _____

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- ... Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

2. Inform the debtor that the debtor must be present and, in the case of a joint filing, that both spouses must appear at the same meeting.
3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 3 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and bi-monthly status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the terms of the plan.
10. Prepare, file and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in his agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees incurred by the debtor.
2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses pursuant to section 776(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - 1.1 The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied to such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
3. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$.
2. In addition, the debtor will pay the filing fee required in the case of \$.
3. Before signing this agreement, the attorney has received , \$ toward the flat fee, leaving a balance due of \$; and \$ for expenses, leaving a balance due for the filing fee of \$.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/6/15

Signed:



Debtor(s) _____

Attorney for the Debtor(s) _____

Do not sign this agreement if the amounts are blank

USCA11-00000

United States Bankruptcy Court
Northern District of Illinois

Debtors: Anthony K Dilullo

Debtors:

Case No.: 7
Chapter:

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: American Eagle Bank	Describe Property Securing Debt: 2007 Acura MDX	
Property will be either one: <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
I retaining the property, I check to check at least one: <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reinforce the debt <input type="checkbox"/> Other. Explain <i>(for example avoid棚屋 using 11 U.S.C. § 522(f))</i>		
Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt	<input type="checkbox"/> Not claimed as exempt	

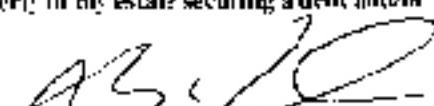
PART B - Personal property subject to unexpired leases. (A) three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 368(a)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: June 3, 2015

Signature: Anthony K Dilullo
Anthony K Dilullo
Debtor



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceeding you may commence; and (3) Informs you about bankrupt crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 2002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that **advises the available opportunities for credit counseling and provides assistance in performing a budget analysis**. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$16 administrative fee, \$15 trustee surcharge Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts, are subject to a "means test" designed to determine whether the case should be permitted to proceed under Chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may retain certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans, debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft in a grossly willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$16 administrative fee, Total fee \$251)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long-term secured obligations.

Chapter 11: Reorganization \$1,167 filing fee, \$46 administrative fee Total fee \$1,213

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee Total fee \$246)

Chapter 12 is designed to assist family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(b)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses, and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed in Form B200, which is posted at http://www.uscourts.gov/bkfst/bkfstbankruptcy_formB200.pdf.

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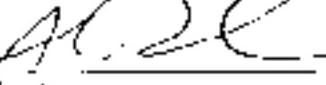
United States Bankruptcy Court
Northern District of Illinois

Debtors: Anthony K Dilullo Case No.: _____
Debtors: _____ Chapter: 7 _____

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(h) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s) affiant, do hereby certify and read the attached notice, as required by § 342(h) of the Bankruptcy Code.

Anthony K Dilullo 
Printed Name(s) of Debtor(s)

Case No. (if known): _____

Sig: Anthony K Dilullo Date: June 3, 2015
Signature of Debtor Due

> _____ Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B-201A, Notice to Consumer Debtor(s) Under § 342(h) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(h) only if the certification has NOT been made on the Variations Page. Otherwise, Form B-201B on page 2 of Form B-1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 1 of Form B-1 also include this certification.

United States Bankruptcy Court
Northern District of Illinois

In re: Anthony K Dillullo

Debtors:

Case No.
Chapter: 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 19

The above named Debtor(s) hereby certifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 3 2015

Is: Anthony K Dillullo

Anthony K Dillullo

Signature of Debtor



Ally Financial, LLC
P.O. Box 400
Warrenville, IL 60556

American Eagle Bank

Arnold Scott Harris, P.C.
111 West Jackson Blvd Suite 607
Chicago, IL 60604

Chase Bank
340 N. Cleveland Ave
Westerville, OH 43081

Elmhurst Memorial
27535 Network Place
Chicago, IL 60673

Elmhurst Memorial Healthcare
27535 Network Place
Chicago, IL 60673

Grobowski Law Center, LLC
1400 E. Lake Cook Road - Suite 110
Buffalo Grove, IL 60089

IBC
Austin, TX 78701

Ken Dillie
29 W. 390 Emerald Green
Unit 3
Warrenville, IL 60556

Land Corp

LCA Vision, Inc.
7343 Montgomery Road
Cincinnati, OH 45236

Merchandise
1st Lawrence Bell Drive
Buffalo, NY 14221

Mid-Continent Credit, Inc.
P.O. Box 26124
Lehigh Valley, PA 18001

Payroll Plus Financial Corp
P.O. Box 6789
Columbus, OH 43016

FMS Financial Solutions
707 S. Franklin
Chicago, IL 60606

QC Financial Services, Inc.
3168 S. Ashland
Chicago, IL 60602

Ruddrey One
13921 Reed Hartman Highway
Cincinnati, OH 45240

RPM, LLC
20010 44th Ave West
Fremont, WA 98055

Sunwest Credit Services, Inc.
P.O. Box 9100
Farmingdale, NY 11735

Ventron
P.O. Box 25508
Lehigh Valley, PA 19002